

GOVERNMENT HALTS FOR KNOX'S FUNERAL

President, Cabinet, Senate and High Officials Honor Statesman's Memory.

BODY IS AT VALLEY FORGE

Services in Chapel at His Old Home To-day to Follow Last Rites in Washington.

PHILADELPHIA, Oct. 14.—The body of Senator Knox arrived here late today, accompanied by Mrs. Knox and others of the family.

The coffin, plain black with silver side panels, was accompanied by a single wreath of roses, the tribute of President and Mrs. Harding. Several hundred persons, the men with uncovered heads, were at the station when the train arrived.

The body was taken by motor hearse to Valley Forge, the country home of Senator Knox, where services will be held to-morrow in the memorial chapel.

WASHINGTON, Oct. 14.—Governmental affairs of the nation halted today when the body of Senator Knox arrived here. President Harding, attended funeral services for Senator Knox of Pennsylvania, former Secretary of State and Attorney-General.

The services were held at 11 o'clock at St. John's Episcopal Church, which Senator Knox attended, and were conducted by the Right Rev. Alfred Harbo, Bishop of Washington.

At the church were those prominent in American public life. President and Mrs. Harding, Secretary Christian and the President's military aide, Col. Sherrell, occupied a front pew. Near were Vice-President and Mrs. Coolidge, Speaker Gillett and Mrs. Gillett, Mrs. Knox, the Senator's children and other relatives.

Members of the Supreme Court, headed by Chief Justice Taft, occupied the next pews, and behind them were members of the Cabinet, including Secretary Hughes, Mellon, Hoover and Weeks and Postmaster-General Hayes.

Almost half of Mr. Knox's associates at the Senate were present. The honorary pallbearers were the members of the Senate Foreign Relations Committee, headed by Senator Lodge of Massachusetts, Senator Penrose of Pennsylvania and Senator Underwood of Alabama, Democratic floor leader.

The House of Representatives was represented by a large committee and by the entire Republican delegation in the House, led by Representative Butler, its dean. Democratic and Republican members of the Senate and House sat side by side in the small church, while large crowds waited outside.

The services were confined to the Episcopal ritual, read by Bishop Harding. Before the altar were two immense floral pieces sent by the Senate and House and another from the White House. The only music was a dirge by the organ.

Covering at the hour set for holding the funeral the Senate remained in session only a few minutes, recessing until 2 P. M. The Rev. J. J. Muller, D. D., Senate chaplain, in his opening prayer, paid tribute to the late Senator as a man of "splendid devotion and high patriotism." Senator Knox's seat was draped in black and will remain so for thirty days.

President Harding established a precedent in issuing a proclamation calling for official observance of the death of Senator Knox. No similar proclamation has been issued by a President since the death of a Senator.

It was explained this unusual honor to the memory of Senator Knox was because he was a member of the Senate in the political history of the United States. He had twice been a member of the cabinet and had had a distinguished career as a member of the Senate.

SENATOR KNOX PRAISED IN MONTREAL 'STAR'

U. S. Has Lost Ardent Patriot, It Says.

Special Ottawa to THE NEW YORK HERALD. OTTAWA, Ont., Oct. 14.—"It has been said of Senator Knox that he never said a foolish thing. It may be written now in his memory, but it is a sad loss to the United States," said the Montreal Star, adding:

"The United States has lost a profound lawyer, an ardent patriot and a man of high character and a new character in the death of Philander C. Knox. He held the post of Secretary of State at a time when the foreign relations of the United States began to assume a greater importance and a new importance. In the office he was preceded by such a brilliant band as Elihu, Olney, Gresham and Root, and to these men he proved a worthy successor.

"As Secretary of State during the two years leading up to the rejection of the reciprocity pact, the late Senator was naturally in close touch with the leaders of the Dominion Government. Those who were brought into contact with him found a man of rich humanity, of interest that covered a wide range, of clear thinking and of concise speech."

POPE THANKS MILK RELIEF.

Receives Mrs. Drake and Mrs. Rand in Special Audience.

ROME, Oct. 14.—Pope Benedict yesterday received in special audience Mrs. John A. Drake of New York, president of the American Free Milk and Relief for Italy, and her sister, Mrs. Arthur H. Rand, of Philadelphia.

Mrs. Drake reported that as the result of a drive among the Catholics of America conducted with the personal cooperation of high church officials throughout the country her organization was able to provide 300,000 quarts of dry milk to be given to destitute Italian babies under supervision of the American Red Cross.

Mrs. Drake's efforts and bestowed his blessing upon her and upon all who contributed to the fund. He asked, however, that the distribution be made in respect of the religion of the needy.

MILAN STATE BANK CLOSED.

JEFFERSON CITY, Mo., Oct. 14.—The Milan State Bank, of this city, was closed today by J. C. Hughes, State Director of Finance, acting on a telegram from the institution's directors.

The Finance Department has not been advised as to its condition.

HOTELS AND RESTAURANTS.

Lynch's Famous Restaurant
14th St., Near Fourth Ave.

HOTEL THERESA
7th Ave., 124th to 125th St.

HOTEL LUCERNE, 201 West 79th St.
HOTEL WILLARD, 79th St. & West End Ave.

TOPICS TO-MORROW IN CITY CHURCHES

Preachers of All Denominations Will Speak on 'America's Making.'

PLAQUE TO BE UNVEILED

Tribute to the A. Van Horne Stuyvesant Will Be Paid in St. Mark's Church.

Clergymen of all denominations in New York have been asked to speak at services either to-day or to-morrow on some subject relating to the purpose and spirit of America's making.

The request, in the form of a letter sent out by Dr. John H. Finley, president of America's Making and former State Commissioner of Education, has been answered affirmatively by leading churches of the city.

Archbishop Hayes has assured Dr. Finley his support as far as the Roman Catholic Diocese is concerned and the Federal Council of Churches has approved the move for the Protestant churches. Leading rabbis have pledged their hearty cooperation.

The third lecture of the season will be given at the Town Hall to-morrow morning at 11 o'clock, when A. K. Coomaraswamy will speak on "The Message of Buddhism." Mr. Coomaraswamy of Ceylon is the author of "Buddha" and "The Gospel of Buddhism."

Dr. W. B. Haynes will address the audience at the Temple to-morrow night on the subject of "The Victorious Life." These meetings will be continued on Wednesday, Wednesday and Thursday nights.

To-morrow evening at 8 o'clock the Rev. Dr. W. B. Haynes will give the second address of the series, subject, "Are We a Law Abiding Nation?" He will also preach in the morning at 11 o'clock.

Lecture on Spiritualism. To-morrow evening at 8 o'clock Oscar H. Geiger will deliver the sixth lecture in his series of lectures on "The Meaning of Spiritualism and the Spiritual Philosophy of the World." The Spiritualist Church, 155 East Fifty-fifth street, this series of lectures is something entirely new in spiritual philosophy and attempts to hold the mirror of scientific thought and discovery to life and to prove that the highest and most altruistic conceptions of man regarding God and Creation are scientifically correct.

At the Hotel Astor to-morrow at 11 A. M. Mrs. Anna C. Nolle will give a lecture on applied psychology, the subject of which will be "How to Make a Success of Your Life."

Lieut.-Col. Elijah W. Halford, sometime secretary of President Benjamin Harrison, will speak at the West Side Y. M. C. A. to-morrow at 4 P. M. His subject will be "Men I Have Met."

Dr. George W. Gilmore will speak at the Twenty-third Street branch, Y. M. C. A., at 8 P. M. on the subject, "What Is Knowledge and the Way to It?" Dr. William Guthrie of the College of the City of New York will speak at the East Side Y. M. C. A. at 7 o'clock, "Man and His Instinct" will be the subject of his talk.

Luther B. Wilson will speak at the Bronx Union Branch, Y. M. C. A., at 8:30 P. M.

To-morrow afternoon at 3:30 P. M. the Evangelical Church of St. Matthew will celebrate its fifteenth anniversary on Washington Heights. The Rev. M. Walker of Buffalo, N. Y., the first pastor of uptown St. Matthew's, will preach the sermon, while Prof. George Romoser, president of the Concordia Institute at Brockville, will deliver an address on "Christian Education." The Rev. O. Sieker, one of the former pastors of St. Matthew's, will officiate at the altar. Other ministers who have served St. Matthew's will also be present.

St. Matthew's formerly had its church home at Broome and Elizabeth streets. It is the oldest Lutheran congregation in America, dating its charter from the year 1854. Its parish school is now in its 16th year.

C. AND N. W. LOSS \$8,050.111. The income statement of the Chicago and North Western Railway for six months ended on September 30, as submitted to the New York Stock Exchange, shows a deficit of \$8,050.111 after taxes and fixed charges. After payment of its preferred and common dividends the deficit was increased to \$12,462.748. Its profit and loss surplus as of June 30 was \$49,247,056.

CHICAGO, Oct. 14.—The Chicago and North Western has returned to a pro-war basis in purchasing supplies. W. H. Bailey, in purchasing announced today that the railroad had authorized the purchase of \$2,000,000 worth of supplies monthly, he said, those purchases to be in all lines of industry and particularly in steel and lumber.

RESORTS. Westchester. The Colgate Church, West End Avenue and 17th Street, will have a service at 11 o'clock. In the evening the Rev. Dr. Wilson will be the preacher. The pastor, the Rev. Walter Duncan Buchanan, D. D., who has operated an operation for several weeks ago, is recovering, and it is believed will soon be able to return to his pulpit.

The third series of oratorio musical services at the Marble Collegiate Church, Fifth Avenue and 29th Street, will be given to-morrow evening. The solos from part first of Handel's oratorio, "Messiah," will be sung by tenor, bass and soprano. The musical service is preceded by an organ recital at 7:30. The speaker will be Prof. B. Smith, who sang the early part of November on an evangelistic tour of the world. His subject will be "The Fruits of Religion."

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INSTRUCTION, COLLEGES, & C. The Temple School for Girls, 241-245 Central Park West, New York City.

Boarding and day school preparatory, Post Graduate, Finishing Courses, Languages, Art Music, Dramatic Art, the school has country estate for out of town recreation.

PRATT COLLEGE, 42 West 45th Street, Scholastic training, individual instruction, Register now. Students references in New York, N. J., and elsewhere.

HOTEL CONTINENTAL, 42 West 45th Street, Scholastic training, individual instruction, Register now. Students references in New York, N. J., and elsewhere.

EQUINOX HOUSE, Manchester in the Mountains, Vermont. OPEN UNTIL NOV. 1ST.

FIRE RATE REDUCED ON SPRINKLER RISKS

Exchange Agrees Upon 15 Per Cent. Cut on Buildings Automatically Protected.

Automatic Protection Protected.

A reduction averaging about 15 per cent. was made yesterday in fire insurance rates on buildings protected by automatic sprinkler systems by the adoption of a new rate schedule by the New York Fire Insurance Exchange at its regular monthly meeting.

This is the first rate change in "sprinkler risks," as insurance men call them, in about seven years. It applies to many millions of dollars of insurance in force and means large refunds of premiums to policy holders. The new rate will date from yesterday.

Some insurance men were inclined last night to credit the Lockwood committee investigation, which made it possible for mutual companies to do business more easily in New York, with precipitating the reduction, but Willis O. Robb, manager of the Fire Insurance Exchange, said that this was absurd.

"The rate committee has been preparing the new schedule for two years," he said. "The small mutual companies which were added by the Lockwood investigation do not write this class of business. The large mutual companies which do write it are not members of the exchange, do not do their business through brokers, and would not join the exchange. I think, under any circumstances, the reduction was made in the regular course of business, unaffected by any outside influence."

A broker, who thought mutual competition had had an influence, however, pointed out that some of the large buildings in the garment center had been insured in mutual companies recently. A reduction of 15 per cent., he said, would place the mutual and stock insurance companies on an equal footing.

The reduction, it was explained, is not horizontal, and the rates on some risks will be slightly increased by the new schedule, depending on the type of and condition of equipment. In some desirable risks the rate has been lowered considerably more than 15 per cent. Mr. Robb would not attempt to estimate the amount of insurance in force on "sprinkler risks," but said the new schedule affected about 2,000 buildings, including many of the large department stores and factories.

RELIIGIOUS NOTICES

CHRISTIAN AND MISSIONARY ALLIANCE. REV. PAUL RADER, PRES. MISSIONARY SUNDAY. Sunday Services Held in Lexington Theatre, 51st St. and Lexington Ave.

SERVICES.

9:00 A. M.—DEVOTIONAL SERVICE.
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